

**REGENT BANCORP, INC.**

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 2891006	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$475	\$429	-9.5%		
Loans	\$381	\$352	-7.6%		
Construction & development	\$39	\$24	-37.9%		
Closed-end 1-4 family residential	\$89	\$86	-3.3%		
Home equity	\$6	\$3	-51.4%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-88.9%		
Commercial & Industrial	\$48	\$39	-17.5%		
Commercial real estate	\$149	\$149	0.1%		
Unused commitments	\$26	\$32	23.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$29	\$27	-6.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$2	-64.9%		
Cash & balances due	\$7	\$6	-8.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$7	\$6	-12.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$7	\$8	18.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$433	\$388	-10.4%		
Deposits	\$418	\$364	-12.9%		
Total other borrowings	\$10	\$18	80.0%		
FHLB advances	\$10	\$18	80.0%		
Equity					
Equity capital at quarter end	\$42	\$42	-0.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	8.0%	--		
Tier 1 risk based capital ratio	9.9%	9.9%	--		
Total risk based capital ratio	11.2%	11.1%	--		
Return on equity <sup>1</sup>	-19.2%	9.3%	--		
Return on assets <sup>1</sup>	-1.7%	0.8%	--		
Net interest margin <sup>1</sup>	4.0%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	27.7%	30.3%	--		
Loss provision to net charge-offs (qtr)	201.0%	52.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.5%	1.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	7.5%	9.0%	1.6%	0.0%	--
Closed-end 1-4 family residential	12.6%	9.6%	0.7%	0.8%	--
Home equity	15.8%	13.9%	3.7%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	6.0%	3.0%	1.5%	0.7%	--
Commercial real estate	2.7%	4.5%	0.0%	0.0%	--
Total loans	5.8%	6.3%	0.6%	0.3%	--